How Much Does a Heat Pump Cost in Bucks County? (2026 Guide)

By HVAC PROZ LLC, Quakertown, PA. Updated November 2026.

Most Bucks County homeowners pay roughly $9,000 to $18,000 for a whole-home heat pump before rebates, and about $3,000 to $6,000 for a single-room ductless unit. Your exact price depends on your home's size, your existing ductwork, and the electrical work needed. Statewide marketplace data puts the average Pennsylvania heat pump at about $16,000 before incentives.

This guide explains what drives that price, which incentives still exist in 2026, and how to get a number for your own home.

Heat pump cost by system type

These are typical installed prices in southeastern Pennsylvania, including equipment and labor, before rebates. They are ranges, not quotes.

System type	Typical installed cost
Single-zone ductless mini split (one room)	$3,000 – $6,000
Two-zone ductless	$5,000 – $11,000
Three- to four-zone ductless (whole home)	$9,000 – $18,000
Ducted whole-home heat pump, using existing ductwork	$9,000 – $18,000
Ducted system with duct changes or new ductwork	$14,000 – $25,000+
Hybrid (heat pump plus gas furnace)	$14,000 – $24,000

Two things surprise people. Adding zones to a ductless system does not get cheaper per room, so a full-house ductless setup can cost more than a ducted system. And a heat pump that replaces both your furnace and your air conditioner is really two replacements in one, which is why the price looks high next to an A/C-only job.

What changes the price

Home size and heat loss. A properly sized system depends on a load calculation, not just square footage. Older Bucks County homes with limited insulation often need more capacity than a newer home of the same size.

Ductwork. If your ducts are in good shape and sized correctly, a ducted heat pump can reuse them. Leaky, undersized or poorly routed ducts add cost, and they hurt performance if left alone.

Electrical. Many homes need a new breaker or a panel upgrade to support the equipment. This is one of the most common surprise line items.

Efficiency level. Higher-efficiency and cold-climate models cost more up front and use less electricity. In our climate, with winter nights well below freezing, the cold-climate rating matters.

Removing what's there. Hauling away an old boiler, oil tank or radiators, or capping a gas line, can add to the total.

Brand and warranty. Premium equipment and longer labor warranties raise the price and can lower your long-term risk.

Incentives in 2026

The federal heat pump tax credit has ended. The Section 25C credit expired on December 31, 2025, so systems installed this year do not qualify. Be cautious about any article or salesperson who still counts on it.

Pennsylvania utility rebates still exist, but they are modest. Rebates come from your electric utility through the state's Act 129 energy-efficiency program, and the amounts are typically a few hundred dollars. For example, PPL's current form lists up to $325 for a qualifying air-source heat pump, with higher amounts for income-qualified households. PECO runs its own program. The program period changed on June 1, 2026, so amounts have shifted. Check your utility's website, or ask us, before counting on a specific number. Which utility serves you depends on your address, and your electric bill will tell you.

Treat rebates as a small bonus, not a reason to buy. The real savings come from lower operating costs over the life of the system, especially if you are replacing oil, propane or electric resistance heat.

Is a heat pump worth it in Bucks County?

Often, yes, but it depends on what you heat with now. Modern cold-climate heat pumps are built to keep heating well below freezing, and they also replace your air conditioner. The strongest cases are homes heating with oil, propane or electric baseboard, and homes that need both a new furnace and a new A/C at the same time.

The case is weaker if you have inexpensive natural gas, a recent high-efficiency furnace and good ductwork. In that situation a hybrid setup, which pairs a heat pump with a gas furnace as backup, can be a sensible middle path. We will tell you honestly if replacing a working system doesn't make sense yet.

How to get an accurate price for your home

Ranges only go so far. The fastest way to a real number is our free instant quote, which sizes your system and shows a preliminary installed price in about a minute. We then confirm it with our office before anything is scheduled, and there is no sales visit required.

When you compare bids from any contractor, check that each one includes a load calculation, the exact equipment model numbers, the electrical work, permits, removal of the old system, and the labor warranty. Two quotes that look $3,000 apart are often not covering the same job.

Frequently asked questions

How long does a heat pump installation take? A single-zone mini split is often done in a day. A whole-home ducted replacement typically takes one to two days.

Do heat pumps work in Pennsylvania winters? Cold-climate models are designed for it, and many homeowners keep a backup heat source for the coldest nights. Proper sizing and installation matter more than the brand.

Will a heat pump lower my energy bill? It depends on your current fuel and electric rates. Savings are usually largest compared with oil, propane and electric resistance heat.

Do I need a permit? Most municipalities require one for HVAC replacement. We handle it as part of the job.

Can I finance it? Yes. See our financing options, or start with the free quote to see your numbers.

Get your price

HVAC PROZ serves Quakertown and the surrounding Bucks, Lehigh and Montgomery county communities. Start your free instant quote or call (215) 783-4153.